

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Morrow, Adrian T § Case No. 08 B 02846
Morrow, Kandace Y §
Debtors §
§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/08/2008.

2) The plan was confirmed on 04/08/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 05/23/2011.

6) Number of months from filing or conversion to last payment: 40.

7) Number of months case was pending: 42.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$9,900.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$45,889.00

Less amount refunded to debtor \$1,108.00

NET RECEIPTS:

\$44,781.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,484.00

Court Costs \$0

Trustee Expenses & Compensation \$2,706.19

Other \$0

TOTAL EXPENSES OF ADMINISTRATION: \$6,190.19

Attorney fees paid and disclosed by debtor \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Felicia Pillow	Priority	\$0	NA	NA	\$0	\$0
Illinois Dept of Revenue	Priority	\$2,200.00	NA	NA	\$0	\$0
American Honda Finance Corporatio	Secured	\$23,498.00	\$23,498.00	\$23,498.00	\$18,695.18	\$0
Capital One Auto Finance	Secured	\$22,279.00	\$22,279.00	\$22,279.00	\$17,672.78	\$0
City Of Chicago	Secured	\$263.87	\$929.84	\$929.84	\$0	\$0
DCS Financial Services	Secured	\$34,000.00	NA	NA	\$0	\$0
Dell Financial Services, Inc	Secured	NA	\$492.52	\$492.52	\$0	\$0
Lighthouse Financial Group	Secured	\$2,130.00	\$2,130.00	\$2,130.00	\$2,130.00	\$92.85
National City Bank	Secured	\$135,497.00	NA	NA	\$0	\$0
ADT Security Systems	Unsecured	\$160.49	NA	NA	\$0	\$0
AES/EFR	Unsecured	\$9,389.00	NA	NA	\$0	\$0
Allied Interstate	Unsecured	\$0	NA	NA	\$0	\$0
American Honda Finance Corporatio	Unsecured	NA	\$281.66	\$281.66	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$1,515.99	\$1,166.38	\$1,166.38	\$0	\$0
Arrowhead Investments	Unsecured	\$390.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$445.00	\$480.91	\$480.91	\$0	\$0
Capital One Auto Finance	Unsecured	NA	\$153.09	\$153.09	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cash Call	Unsecured	\$676.12	NA	NA	\$0	\$0
Cash Call	Unsecured	\$5,018.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$6,022.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$4,019.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$1,040.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$1,387.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$1,560.00	NA	NA	\$0	\$0
Continental Finance	Unsecured	\$328.88	NA	NA	\$0	\$0
CorTrust Bank	Unsecured	\$112.00	\$378.92	\$378.92	\$0	\$0
CorTrust Bank	Unsecured	\$470.00	\$542.34	\$542.34	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$1,497.00	\$1,077.92	\$1,077.92	\$0	\$0
ECast Settlement Corp	Unsecured	NA	\$2,676.23	\$2,676.23	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,080.00	\$2,080.07	\$2,080.07	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,814.79	\$1,372.18	\$1,372.18	\$0	\$0
Educational Credit Management Corp	Unsecured	\$32,748.00	\$34,216.84	\$34,216.84	\$0	\$0
ERS Solutions	Unsecured	\$174.44	NA	NA	\$0	\$0
First Bank Of Delaware	Unsecured	\$343.00	NA	NA	\$0	\$0
First National Bank	Unsecured	\$43.00	NA	NA	\$0	\$0
First National Credit Card	Unsecured	\$148.00	NA	NA	\$0	\$0
Gerald & Associates	Unsecured	\$2,031.80	NA	NA	\$0	\$0
Holy Cross Hospital	Unsecured	\$40.80	\$27.00	\$27.00	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$334.00	\$323.71	\$323.71	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$615.17	\$615.17	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$480.00	\$611.45	\$611.45	\$0	\$0
Loan Machine	Unsecured	\$1,600.00	\$1,227.03	\$1,227.03	\$0	\$0
Loan Machine	Unsecured	NA	\$1,079.43	\$1,079.43	\$0	\$0
Magnum Cash Advance	Unsecured	\$350.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$161.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$264.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$161.00	NA	NA	\$0	\$0
Merrick Bank	Unsecured	\$1,508.00	\$1,791.34	\$1,791.34	\$0	\$0
Nationwide Cassel LLC	Unsecured	NA	\$803.88	\$803.88	\$0	\$0
OSI Recovery Solutions	Unsecured	\$195.69	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$420.00	\$433.18	\$433.18	\$0	\$0
Plains Commerce Bank	Unsecured	\$413.00	\$413.33	\$413.33	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,054.00	\$1,101.85	\$1,101.85	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$3,251.00	\$3,266.93	\$3,266.93	\$0	\$0

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Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Premier Bankcard	Unsecured	\$417.00	\$417.99	\$417.99	\$0	\$0
Premier Bankcard	Unsecured	\$255.00	\$255.08	\$255.08	\$0	\$0
Premier Bankcard	Unsecured	\$255.00	\$217.69	\$217.69	\$0	\$0
Prosper Market Place Inc	Unsecured	\$1,910.00	\$1,853.36	\$1,853.36	\$0	\$0
Quick Click Loans	Unsecured	\$2,900.00	\$2,586.93	\$2,586.93	\$0	\$0
RoundUp Funding LLC	Unsecured	\$608.00	\$608.00	\$608.00	\$0	\$0
RoundUp Funding LLC	Unsecured	\$699.00	\$2,310.51	\$2,310.51	\$0	\$0
RoundUp Funding LLC	Unsecured	NA	\$163.90	\$163.90	\$0	\$0
Short Term Loans LLC	Unsecured	NA	\$793.70	\$793.70	\$0	\$0
Sir Finance Corporation	Unsecured	\$1,748.00	\$1,104.00	\$1,104.00	\$0	\$0
T Mobile USA	Unsecured	NA	\$121.67	\$121.67	\$0	\$0
Visa	Unsecured	\$370.31	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$47,907.00	\$38,497.96	\$92.85
All Other Secured	\$1,422.36	\$0	\$0
TOTAL SECURED:	\$49,329.36	\$38,497.96	\$92.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$66,553.67	\$0	\$0

Disbursements:

Expenses of Administration	\$6,190.19
Disbursements to Creditors	\$38,590.81
TOTAL DISBURSEMENTS:	\$44,781.00

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 31, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.